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DEED OF SUBSTITUTION AND APPOINTMENT

WHEREAS, as set forth more particularly hereinbelow, the hereinafter listed grantors did execute certain Deeds of Trust from themselves as grantors to J. WILLIAM BROSIUS and JAMES McSHERRY, TRUSTEES, which were intended to secure, by a first mortgage-lien on the therein described property the repayment of sums set forth in certain Deed of Trust Notes executed by the grantors contemporaneously therewith; and

WHEREAS, the aforesaid Deeds of Trust were thereafter recorded among the Land Records of Frederick County, Maryland as described in the below listing of recording references; and

WHEREAS, Maryland National Bank, a national banking association organized under the Laws of the United States, is the holder of said Deed of Trust Notes; and

WHEREAS, each of said Deeds of Trust state in part:

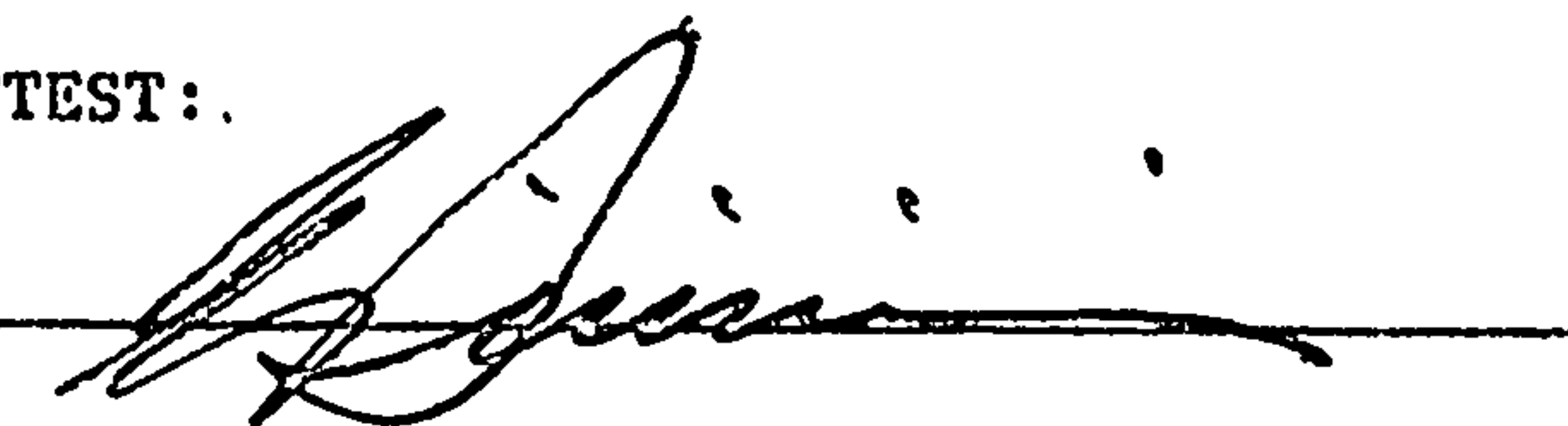
"The beneficiary may substitute trustees by recording a certificate of such appointment in the Land Records of Frederick County, Maryland".

NOW, THEREFORE, pursuant to the authority contained in said Deeds of Trust this instrument witnesseth that the holder of the indebtedness, Maryland National Bank, hereby removes as to each of the aforesaid Deeds of Trust J. WILLIAM BROSIUS and JAMES McSHERRY as Trustees and substitutes and appoints PETER B. TURNEY, as Substitute Trustee with the same rights, powers, discretions and obligations to act as Substitute Trustee in any matter permitted by said Deed of Trust.

<u>DEED OF TRUST</u> <u>DATE</u>	<u>GRANTORS</u>	<u>DATE OF</u> <u>RECORDING</u>	<u>BOOK/FOLIO</u>
June 14, 1973	John L. Graham and Elizabeth O. Graham	Sept. 6, 1973	922/436
Sept. 21, 1971	James Paul Welsh and Carol Ann Welsh	Feb. 16, 1972	870/605

WITNESS the signature and seal of Maryland National Bank on the 17th day of October, 1978.

ATTEST:



Eric Piccinini

MARYLAND NATIONAL BANK

By

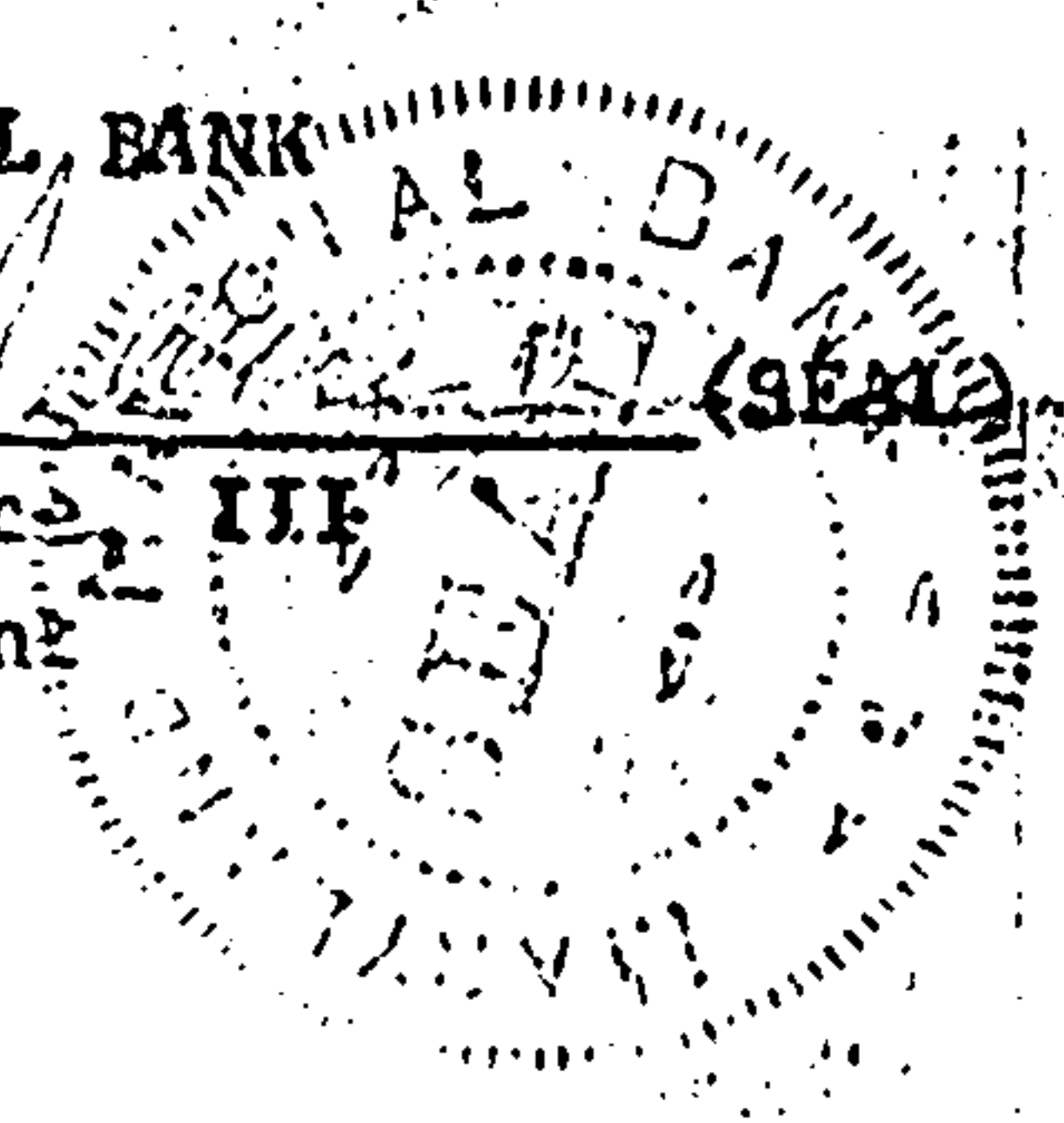
John B. Wallace, III
Vice-President

Exhibit
Filed October 26, 1978